

Benefits Committee Report

A meeting of the Employee Benefits Committee was held on Wednesday, February 6. The main business was the presentation of a report entitled “**Benefits Benchmarking - Memorial University**” prepared by Mercer Consulting. This report compared the MUN group insurance benefits program with programs offered by fourteen other employers, including five local, three in Atlantic Canada and six outside Atlantic Canada, one of which was the Federal Government.

Significant findings:

1. Our Life Insurance coverage is not competitive with other plans.
2. AD&D is not competitive with comparators that offer AD&D.
3. Our Vision Care (Eyeware) coverage is lowest among comparator plans..
4. Hearing Aids has the shortest interval (24 mos) and the smallest benefit.
5. Orthopaedic/Orthotic coverage provides the lowest amount (\$50.00 per year) of all groups.
6. MUN is one of only two groups that offer Basic Dental Services only and also is only one of two that uses the 2005 Dental Association Fee Guide. Ten groups use the current (2008) Fee Guide. Twelve of the groups surveyed provide Basic and Major Restorative Services and six provide Basic, Restorative and Orthodontic Services.

A second meeting was held on February 14 at which proposals for Group Benefits Renewal, effective April 1, 2008, were presented. This was followed by a meeting on Tuesday, March 4 at which recommendations to the Board of Regents pertaining to group benefit renewals for the policy year beginning April 1, 2008 were finalized.

A summary of the significant recommendations are:

1. Renewal of the Dental Plan with:
 - (a) the fee schedule advanced to the 2007 Newfoundland Dental Society Fee Guide (currently at the 2005 fee schedule);
 - (b) the inclusion of a major restorative benefit to a maximum of \$1000. per year;
2. Renewal of the Vision Care Plan with a maximum claim over the 24 month period of \$250 (Currently \$100.).
3. Renewal of the Orthopedic Footware benefit with an increased maximum benefit of \$200. (Currently \$50.)
4. Inclusion of a Personal Home Care benefit which is an extension of the current Nursing Care benefit. Currently, plan members may claim for at home nursing care but not the services of a personal care worker. If this proposal is accepted, then members will be able to claim for the services of a personal care worker.
5. Renewal of the World Wide Travel Assistance Plan with a 19.3 % rate increase for single coverage and a 17.9 % rate increase for family coverage.

Ed Williams
MUNPA Representative